

Culture and Reality Return to Work for Long Term Social Security Disability Beneficiaries

WORLD INSTITUTE on DISABILITY
Presents

Current Challenges
Field Practice Responses
Next Steps Policy Options

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Social Security Advisory Board Convening
March 8, 2013
Washington, DC

The Cultural Challenge

“I am going out on disability.”

Everyone Understands This Policy Statement.

Evidence Based Challenges

The longer the time away from the workforce, the diminishing odds of return to employment.

After 6 months ... employees have a risky
50% chance of returning to work.

Evidence Based Challenges

On average, low income Social Security disability beneficiaries are managing a high cost condition when working and not working.

Evidence Based Challenges

Current Social Security Definition of Disability:

“the inability to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s): that can be expected to result in death, or that has lasted or that Social Security expects to last for a continuous period of not less than 12 months.”

Real World Context on Work and Benefits

Coordination of Benefits, the Affordable Care Act Rollout, Churning

Job seekers and workers access & need various benefit types at the same time.

They transition from one type to another type voluntarily and involuntarily (what ACA experts refer to as “churning”).

They need assistance planning and understanding program interactions and program integration that support paid work. *It's nuts out there folks.*

☐ **Means-Tested Programs**

Supplemental Security Income, **SSI**, **Medicaid** and the **Medicaid Expansion**

☐ **Social Insurance**

Social Security Disability Insurance, **SSDI** and **Medicare**

Childhood Disability Beneficiary, **CDB** and **Medicare**

☐ **Private Sector Disability and Health Care Benefits**

Work and family plans, ACA Health Benefit Exchanges; rules differ per plan; private benefits are state regulated, state by state.

Field Practice Responses

Next Steps Policy Options

Field Practice Responses

Just In Time Counseling

Provide real time online tools and services to job seekers, workers with disabilities and others, to expand the range of people who can make informed decisions on work and benefits

Follow-up one on one counseling linked with online tool services

Just In Time Counseling 2013

- ❖ Online work and benefits calculators available 24/7
 - ✓ Save time and hassle
 - ✓ Tools for beginners to get to “*their* question”
 - ✓ Benefits planning tools for case coordinators, family, and benefit programs
 - ✓ “Save your planning session” features
 - ✓ Comparative job planning features

Just In Time Counseling 2013

24/7 Online Tools and Services available in:

Arizona – [Disability Benefits 101](#)

California

Hawaii – Hawaii Benefits Tool – public May 2013

Michigan

Missouri

Minnesota

New Jersey

State of Washington – [Pathways to Employment](#)

Just In Time Counseling 2013

Consensus Agreements: Link 24/7 online tools with one on one technical assistance and counseling

Arizona DB101

[Benefits to Work Consulting](#)

Minnesota DB101

Talk to an Expert online chat, 800 number, email a question

Challenges

Sustainability, Consistency, Agency Collaboration

Just In Time Counseling 2013

Implement Just in Time Counseling into Everyday Business Practice

- ❖ Integrate a online calculator sessions into:
 - ✓ One Stop interest/skill sets assessment testing,
 - ✓ Individual Education Program (IEP), Transition plans, an
 - ✓ VR Individualized Plan for Employment (IPE),
 - ✓ Ticket to Work Program Individual Work Plan (IWP)

Field Practice Responses

New Your Employment Support Services

Sane State-Centric Data Collection

“Centralize employment service/support information, greatly improving the ability to coordinate employment supports and services among multiple providers and across multiple systems ...”

Next Steps Policy Options

KISS
KEEP IT SIMPLE STUPID

SSI and SSDI **KISS WITH
CARE**

Next Steps Policy Options

KISS With Care

SSA Work Incentives Simplification Project (WISP)

SSI and SSDI post entitlement work rules

- ✓ SSDI “two for one” cash benefit offset proposals
- ✓ SSI youth and others who work pay FICA taxes and earn Social Security work credits
 - Timely to synchronize post entitlement work rules; reduce costs, improve outcomes
- ✓ Centralize wage reporting functions and end monthly reporting requirements; it can’t be done

Next Steps Policy Options

KISS With Care

My Social Security

☐ Integrate with:

- SSI telephonic wage reporting service
- [Social Security's Benefits Planning Query](#), the BPQY: what benefits the client receives now
- State-centric online tools, services and counseling services

Thank You!

Presenter

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